Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Robert First name B	Adriana First name Ramos
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Maskal Last name	Maskal Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		Adriana
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name Ramos
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>6307</u>	xxx - xx - <u>0148</u>
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9 xx - xx

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Document Maskal В Robert Debtor 1 Case Number (if known)

Middle Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		807 Garfield St Number Street Unit 2W	Number Street
		Oak Park IL 60304 City State ZIP Code COOK Toda Toda	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Last Name

Document Robert В Maskal Debtor 1

Case Number (if known)

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? _____ When ___ ☐ Yes. Case Number MM / DD / YYYY District None ___ When ____ ____ Case Number ___ MM / DD / YYYY _____ When ___ _____ Case Number ____ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known ____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

	Case 16-237	86 Doc 2	Document	Entered 07/25/16 15:10:13 Page 4 of 64	Desc Main
Debtor 1	Robert First Name	Middle Name	Maskal Last Name	Case Number (if known)	
Part 3	Report About Any Busin	nesses You Own	as a Sole Proprietor		
o b	re you a sole proprietor f any full- or part-time usiness?		Go to Part 4. Name and location of busines:	3	
business you op individual, and i	usiness you operate as an adividual, and is not a eparate legal entity such as		Name of business, if any		
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.			Number Street		
			City	State	Zip Code
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as d	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
C E a a	tre you filing under chapter 11 of the chankruptcy Code and re you a small business lebtor?	appropriate balance she documents No. I a	deadlines. If you indicate that eet, statement of operations, c do not exist, follow the proced im not filing under Chapter 11.		n your most recent n or if any of these
	usiness debtor, see 1 U.S.C. § 101(51D).		ım filing under Chapter 11, but e Bankruptcy Code.	I am NOT a small business debtor according to t	he definition in
			am filing under Chapter 11 and ankruptcy Code.	I I am a small business debtor according to the de	efinition in the
Part 4	Report if You Own or H	ave Any Hazardo	us Property or Any Property Th	at Needs Immediate Attention	
р	o you own or have any roperty that poses or is lleged to pose a threat	■ No.	hat is the hazard?		

4. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

s. What is the hazard?				
If immediate attention is	needed, why	is it needed? _		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Robert Debtor 1

В

Document Maskal

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main

Document Maskal

В

Robert

Debtor 1

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Case Number (if known)

	First Name	Middle Name Last Name		
Pa	rt 6: Answer These Questions	s for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are d primarily for a personal, family, or household	
		16b. Are your debts primarily	business debts? Business debts are deb stment or through the operation of the business	-
		No. Go to line 16c. ☐Yes. Go to line 17.		
		16c. State the type of debts you or	we that are not consumer debts or business	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is		er 7. Do you estimate that after any exempt s are paid that funds will be available to distr	· · · ·
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	I have examined this petition, and I correct.	declare under penalty of perjury that the info	ormation provided is true and
			ter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha	
			did not pay or agree to pay someone who is diread the notice required by 11 U.S.C. § 342	
		I request relief in accordance with t	the chapter of title 11, United States Code, s	pecified in this petition.
			nent, concealing property, or obtaining mone n fines up to \$250,000, or imprisonment for of 1 3571.	
		/s/ Robert B Maskal Signature of Debtor 1		Adriana Ramos Maskal ature of Debtor 2
		Executed on07/11/2016		outed on07/11/2016 MM / DD / YYYY

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Debtor 1 Robert B Maskal Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 07/15/2	016
Signature of Attorney for Debtor	54.0	MM / DD / YYYY	,
David Derrick Lugardo			
Printed name			-
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	_
City	State	ZIP Code	•
Contact Phone 312-332-1800	Email ad	dressndil@gera	acilaw.com
6256311	IL		
Bar number	State		

Fill in this information to identify your case:				
Debtor 1	Robert	В	Maskal	
	First Name	Middle Name	Last Name	
Debtor 2	Adriana	Ramos	Maskal	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)				
Case Number				

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 3,675
1c. Copy line 63, Total of all property on Schedule A/B	\$ 3,675
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$79,167
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,607.97
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,598.00

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Page 9 of 64 Document Robert В Debtor 1 Maskal Case Number (if known) _ First Name Middle Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,316.56 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 35,189.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 35,189.00

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 64		
Debtor 1	Robert	В	Maskal			
	First Name Adriana	Middle Name Ramos	Last Name Maskal			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptov Court fr	or the : <u>NORTHERN</u> Distri	ict of JULINOIS			
		or the . <u>NORTHERN</u> Distri	(State)		1	Check if this is an
Case Number (If known)						amended filing
Official F	orm 106A	/B				
	e A/B: Pr					12/15
ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas	best. Be as complete and a ct information. If more spa e number (if known). Ansv	accurate as possible. If two mace is needed, attach a separa	t fits in more than one category, list the a parried people are filing together, both ar te sheet to this form. On the top of any a	e equally	
rait ii			any residence, building, land			
No. Yes. Add the dol	Describe lar value of the p	portion you own for all of y	our entries fro Part 1, includi	ng any entries for pages		
you nave at	ttached for Part 1	. Write that number here		>		\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	Volkswagen Passat 1992 147,000 homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) ccreational vehicles, other vehivessels, snowmobiles, motorcycle	the am Credito Curren entire p s and another \$ unity property (see	deduct secured ount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,200.00
			our entries fro Part 2, includi			\$ 1,200.00
		sonal and Household Items				
rait 5.		or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		nishings urniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000	\$1,000.00

Official Form 106A/B Record # 675860 Schedule A/B: Property Page 1 of 6

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Debtor 1 First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. CD's, DVD's, records and tapes \$100 100.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes. 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Nο Yes. Describe..... Necessary wearing apparel \$250 250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Yes. Watches, jewelry, costume jewelry 0.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Dog, 2 cats \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,850.00 for Part 3. Write that number here---Describe Your Financial Assets Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

Schedule A/B: Property

0.00

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No.

Official Form 106A/B

Describe.....

Record # 675860

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First Name

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe..... Account Type: Institution name: 25.00 Savings Account Bank of America Bank of America Savings Account 100.00 Savings Account Access Credit Union 250.00 Checking Account Bank of America 250.00 625.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: Yes. Black & Blue Tattoo, Inc. - See attached Unknown 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes. 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers Nο Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe.....

0.00

Case 16-23786 Doc 1 Robert

Filed 07/25/16 Document

Desc Main

Debtor 1

First Name Middle Name

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Мо	ney or prope	erty owed to yo	n	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		
29.	Family sup	port		\$0.00
			um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.	Other amou	unts someone o	wes you	<u> </u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.		insurance polici	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	<u> </u>
	No.	-	Company Name & Beneficiary:	
	Yes.	Describe	Husband's whole life insurance policy with State Farm. New policy, no cash surrender value. \$0	s 0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive us died.	<u>, </u>
	Yes.	Describe		
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
	Yes.	Describe		\$ 0.00
34.	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe		\$ 0.00
35.	Any financ	ial assets you d	id not already list	<u> </u>
	No. Yes.	Describe		0.00
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached er here	\$625.00
		ocaribo Any Puc	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	al Col		gal or equitable interest in any business-related property?	
	No.	·		
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Document Page 14 of 64 Jumber (if known)

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 16-23786 Robert

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\$3,675.00

First Name

63. Total of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$1,200.00 56. Part 2: Total vehicles, line 5 \$ 1,850.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$625.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$3,675.00 62. Total personal property. Add lines 56 through 61. \$3,675.00

Official Form 106A/B Record # 675860 Page 6 of 6 Schedule A/B: Property

Black and Blue Tattoo - List of Assets

6 tattoo machines manufactured from 2006-2010: \$1500.00

1 power unit, foot pedal and clip cord distributed by Eikon tattoo supply: \$250.00

2 autoclave-able squeeze bottles: 0

1 natural light tattoo lamp: \$25.00

1 stationary tattoo chair manufactured and distributed by Tat Soul: \$250.00

2 metal craftsman tool chests: \$200.00

3 Pyrex containers: 0

1 ultrasonic cleaner: \$150.00

1 container Alconox: 0

1 steam sterilizer: \$600.00

2 flash racks with flash: \$250.00

1 office desk: \$150.00

2 flat screens: \$300

1 air conditioner: \$150

total: \$3,825.00

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Robert	В	Maskal
	First Name	Middle Name	Last Name
Debtor 2	Adriana	Ramos	Maskal
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

identify	y the Property You Claim as Exempt			
1. Which set of exe	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clain	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clain	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any property	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
· ·	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1992 Volkswagen Passat with over 147,000 miles.	\$_1,200	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500	<u></u> \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary wearing apparel	\$_250	 \$	735 ILCS 5/12-1001(a),(e) - \$250.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 675860	Schedule C: T	The Property You Claim as Exempt	Page 1 of 2
5o.a. 1 5 1000	1100014 #	Concade O. I		. 3* . *. =

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Debtor 1 Robert B Document Page 18 of 64 Case Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B Savings Account, Bank of 735 ILCS 5/12-1001(b) - \$25.00 Brief description: America, 25.00 \$ 25 Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Brief Savings Account, Bank of 100 America, 100.00 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Bank of 735 ILCS 5/12-1001(b) - \$250.00 America, 250.00 \$ 250 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Savings Account, Access Credit 735 ILCS 5/12-1001(b) - \$250.00 \$ 250 Union, 250.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,500.00 Brief , Black & Blue Tattoo, Inc. - See Unknown attached, 0.00 3,825 description: 735 ILCS 5/12-1001(b) - \$2,325.00 Line from 100% of fair market value, up to 19 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes. 675860 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Amount of claim Value of collateral	Check if this is an amended filing by Property 12/15 er, both are equally responsible for supplying correct
Debtor 2 Adriana Ramos Maskal Grouse, If filing First Name Middle Name Last Name	Check if this is an amended filing by Property 12/15 er, both are equally responsible for supplying correct
United States Bankruptcy Court for the :NORTHERN_ District ofILLINOIS	Check if this is an amended filing by Property 12/15 er, both are equally responsible for supplying correct
United States Bankruptcy Court for the:NORTHERN District ofILLINOIS	amended filing 12/15 by Property 12/15 er, both are equally responsible for supplying correct
Case Number (If known) Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Column A Amount of claim Ye such claim. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.	amended filing 12/15 by Property 12/15 er, both are equally responsible for supplying correct
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.	l by Property 12/15 er, both are equally responsible for supplying correct
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims Column A Column A Column A Value of collateral for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2	er, both are equally responsible for supplying correct
Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim list the other creditors in Part 2.	er, both are equally responsible for supplying correct
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Pert 1: List All Secured Claims Column A Column A Value of collateral to the page of the pa	er, both are equally responsible for supplying correct
information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Port 1: List All Secured Claims Column A Column A Value of collateral Yalue of collateral Yalue of collateral	
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List All Secured Claims Column A Column A Column A Column A Value of collateral for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2	·
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim list the other creditors in Part 2. Column A Amount of claim Value of collateral	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately Amount of claim Value of collateral	
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2	
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.	Amount of claim value of conateral Unsecured
Do not deduct the	Do not deduct the

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Fill	in this inf	formation to identify your c	ase:		0 of 64	Descriviani	
De	btor 1	Robert	В	Maskal			
ЪС	btor i	First Name	Middle Name	Last Name			
De	btor 2	Adriana	Ramos	Maskal			
(Spo	ouse, if filing)	First Name	Middle Name	Last Name			
Un	ited States I	Bankruptcy Court for the : <u>NC</u>	RTHERN Distric	t of ILLINOIS			
				(State)		Check if	this is an
	se Number _. known)					amended	
⊃ffi.	oial Ea	orm 106E/E				amonao	9
וווע	Ciai FC	orm 106E/F					40/45
				Insecured Claims			12/15
ist th /B: P redite eede op of	e other pa roperty (Cors with pa d, copy th any additi	arty to any executory contra Official Form 106A/B) and o artially secured claims that	acts or unexpire n Schedule G: E are listed in Sc. number the entr ne and case nun	d leases that could result in a executory Contracts and Unext hedule D: Creditors Who Have ies in the boxes on the left. Att	and Part 2 for creditors with NONPRIORITY c claim. Also list executory contracts on Scheo pired Leases (Official Form 106G). Do not inc Claims Secured by Property. If more space i each the Continuation Page to this page. On the	<i>lule</i> lude any s	
				at you?			
1. 0	-	litors have priority unsecu	eu ciaiiiis agaiii	st your			
	-	to Part 2.					
 		our priority uncocured clair	me If a creditor h	age more than one priority upen	cured claim, list the creditor separately for each	claim For	
ea no ui	ach claim I onpriority ansecured of	listed, identify what type of c amounts. As much as possib claims, fill out the Continuation	laim it is. If a clai ble, list the claims on Page of Part	m has both priority and nonprior in alphabetical order according 1. If more than one creditor hold	rity amounts, list that claim here and show both to the creditor's name. If you have more than t s a particular claim, list the other creditors in Pa	priority and two priority	
(F	or an expl	lanation of each type of clair	n, see the instruc	ctions for this form in the instruc	tion booklet.) Total claim	Priority	Nonpriority
						amount	amount
Par	t 2:	ist All of Your NONPRIORITY	Unsecured Clair	ns			
3. D	any cred	litors have nonpriority uns	ecured claims a	gainst you?			
Γ	No. You	u have nothing to report in th	nis part. Submit t	this form to the court with your o	other schedules.		
	Yes.						
4. Li	stall of yo	our nonpriority unsecured	claims in the alp	habetical order of the creditor	who holds each claim. If a creditor has more t	than one	
			•		sted, identify what type of claim it is. Do not list		
		Part 1. If more than one cred It the Continuation Page of F	•	cular claim, list the other credito	ors in Part 3.If you have more than three nonprion	ority unsecured	
							Total claim
4.1	1ST FIN	IL Invstmnt FUND	La	st 4 digits of account number _			\$ <u>1,257.00</u>
	Creditor's N 3091 Go	Name overnors Lake Dr	w	hen was the debt incurred?	2013-2013		
	Number	Street					
			As	s of the date you file, the claim is	: Check all that apply.		
				Contingent	,		
			0071	Unliquidated			
,	City Nho owes	State Zip the debt? Check one.	p Code	Disputed			
	Debtor 1	only					
	Debtor 2	? only	<u>Ty</u>	pe of NONPRIORITY unsecured	claim:		
	Debtor 1	and Debtor 2 only		Student loans			
	At least	one of the debtors and another		Obligations arising out of a separat	tion agreement or divorce		
	_	if this claim relates to a	_	that you did not report as priority cl			
		nity debt		Debts to pension or profit-sharing p	plans, and other similar debts		
	s tne claim	n subject to offest?					
	No		_	Other. Specify Medical Debt			

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Page 21 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ACS/BANK OF VIRGINIA \$ 721.00 Last 4 digits of account number _ Creditor's Name 2007-2015 501 Bleecker St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NY 13501 Utica Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes **ALLY Financial** 8458 **\$** 16,133.00 Last 4 digits of account number 4.3 Creditor's Name 2014 200 Renaissance Ctr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 48243 Detroit MI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes AT T 3210 \$ 34.00 4.4 Last 4 digits of account number Creditor's Name 2014-2015 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Collecting for Creditor

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 22 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ATG Credit **\$** 16.00 Last 4 digits of account number _ Creditor's Name 2013-2013 1700 W Cortland St Ste 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes ATG Credit \$ 482.00 Last 4 digits of account number 4.6 Creditor's Name 2011-2011 1700 W Cortland St Ste 2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Capital One 7141 \$ 2,076.00 4.7 Last 4 digits of account number Creditor's Name 2011-2014 PO Box 5294 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 23 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 683.00 Last 4 digits of account number _ Creditor's Name 2009-2014 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond VA 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Chase Bank \$ 3,700.00 Last 4 digits of account number 4.9 Creditor's Name 2004 PO Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Cmre. 877-572-7555 9601 \$87.00 Last 4 digits of account number Creditor's Name 2013-2014 3075 E Imperial Hwy Ste When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Brea 92821 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 24 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Cmre. 877-572-7555 \$ 1,288.00 Last 4 digits of account number Creditor's Name 2013-2014 3075 E Imperial Hwy Ste When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CA 92821 Brea Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Comcast-Chicago 4717 **\$** 179.00 Last 4 digits of account number Creditor's Name 2015-2015 4200 International Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carrollton 75007 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Credit ONE BANK N.A. 5988 \$ 779.00 Last 4 digits of account number Creditor's Name 2014-2014 Po Box 10497 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Greenville 29603 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.14	Creditors Protection S	Last 4 digits of account number 1674	\$ <u>60.00</u>
	Creditor's Name	2012 2014	
	308 W State St Ste 485	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Rockford IL 61101	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ			
1 8	Debtor 1 only	T (100100100107)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ì	No	Other, Specify Medical Debt	
1 7	Yes	Other. Specify Medical Debt	
4.15	DEPT OF ED/Navient	Last 4 digits of account number 0805	\$ 32,429.00
4.13	Creditor's Name		•
	Po Box 9635	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
<u>v</u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify	
-	Yes	0440	+ 404.00
4.16	Directv	Last 4 digits of account number 6442	\$ <u>164.00</u>
	Creditor's Name 10550 Deerwood Park Blvd	When was the debt incurred? 2015-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Jacksonville FL 32256	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Collecting for Creditor	
	Yes	. /	

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4.17	El Dorado Resort Co.	Last 4 digits of account number	\$ <u>10,000.00</u>
	Creditor's Name	When was the debt incurred? 2011	
	9940 Las Vegas Blvd. South	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89101	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.18	Loyola Medical Plan	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name		
	PO Box 98418	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60693	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.19	Loyola Univ. Med. Center	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When you the debter your 10	
	PO Box 95009	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chiengo II 60604	Contingent	
	Chicago IL 60694	Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
1 1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1	Check if this claim relates to a	that you did not report as priority claims	
1 1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>!</u>	s the claim subject to offest?	_	
	No	Other. SpecifyMedical/Dental Service	
	Yes	<u> </u>	

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Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Loyola Univ. Physician Fdn. \$ 500.00 Last 4 digits of account number Creditor's Name PO Box 98418 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60693 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Service Yes M3 Financial Services \$ 26.00 Last 4 digits of account number Creditor's Name 2014-2015 10330 W Roosevelt Rd S-2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60154 Westchester IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only

Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Iyes M3 Financial Services 6992 \$ 27.00 Last 4 digits of account number 4.22 Creditor's Name 2014-2015 10330 W Roosevelt Rd S-2 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify __

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 28 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** M3 Financial Services \$ 31.00 Last 4 digits of account number _ Creditor's Name 2014-2015 10330 W Roosevelt Rd S-2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes M3 Financial Services 0492 \$ 31.00 Last 4 digits of account number 4.24 Creditor's Name 2014-2015 10330 W Roosevelt Rd S-2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60154 Westchester IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt

Yes M3 Financial Services 3552 \$ 59.00 Last 4 digits of account number 4.25 Creditor's Name 2014-2015 10330 W Roosevelt Rd S-2 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify __

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 29 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** M3 Financial Services \$ 615.00 Last 4 digits of account number _ Creditor's Name 2013-2014 10330 W Roosevelt Rd S-2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes MacNeal Healthcare Service \$ 50.00 Last 4 digits of account number 4.27 Creditor's Name 135 S. LaSalle St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60674 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Yes MacNeal Hospital \$ 1,000.00 4.28 Last 4 digits of account number Creditor's Name 75 Remittance Dr., Ste. 1209 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60675-1209 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical/Dental Services

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Debtor 2 only

No

Official Form 106E/F

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Case 16-23786 Page 30 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. MacNeal Physicians Group LLC **\$** 1,500.00 Last 4 digits of account number _ Creditor's Name

	6642 Paysphere Circle	When was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	Chicago IL 60674	Contingent
	City State Zip Code	Unliquidated
١	Who owes the debt? Check one.	Disputed
[Debtor 1 only	
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:
ľ	Debtor 1 and Debtor 2 only	Student loans
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
l	Check if this claim relates to a	that you did not report as priority claims
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts
ľ	s the claim subject to offest?	_
	No	Other. SpecifyMedical/Dental Services
	Yes	NULL . 753.00
4.30	Merrick BANK	Last 4 digits of account number NULL \$_752.00
	Creditor's Name	When was the debt incurred? 2013-2014
	Po Box 9201	When was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Old Bethpage NY 11804	Unliquidated
	City State Zip Code	
١ ١	Who owes the debt? Check one.	Disputed
[Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
Ī	Debtor 1 and Debtor 2 only	Student loans
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
ľ	=	that you did not report as priority claims
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
ı	s the claim subject to offest?	
	No	Other. Specify Credit Card or Credit Use
l i	Yes	Other, Specify Oreal of Oreal Code
4.31	Mortgage Elec. Regist. Systems/Household Fir	Last 4 digits of account number 2319 \$_0.00
4.51	Creditor's Name	
	3910 Kirby Dr. #300	When was the debt incurred? 2005
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	Arlington Heights IL 60004	Contingent
		Unliquidated
١,	City State Zip Code Who owes the debt? Check one.	Disputed
i	Debtor 1 only	
	=	Toward MONDRIODITY and a second of the secon
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
!	Debtor 1 and Debtor 2 only	Student loans
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
[Check if this claim relates to a	that you did not report as priority claims
'	community debt	Debts to pension or profit-sharing plans, and other similar debts
!	s the claim subject to offest?	
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto
[$\neg_{v_{oo}}$	— · · · · · ——————————————————————————

Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Case 16-23786 Page 31 of 64 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Navient \$ 1,019.00 Last 4 digits of account number _ Creditor's Name 2007-2015 Po Box 9500 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Navient 0312 \$ 1,020.00 Last 4 digits of account number Creditor's Name 2008-2015 Po Box 9500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Sean Salehi, M.D. \$ 1,000.00 Last 4 digits of account number Creditor's Name 2006 1 Westbrook Corp. Center When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 32 of 64 Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Care Credit \$ 0.00 Last 4 digits of account number _ Creditor's Name 2010-2014 950 Forrer Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 45420 Kettering Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Synchrony BANK \$ 838.00 Last 4 digits of account number Creditor's Name 2014-2014 Po Box 27288 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 85285 Tempe ΑZ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Webbank 3404 \$ 561.00 Last 4 digits of account number Creditor's Name 2014-2015 2365 Northside Dr Ste 30 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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Debtor 1 Robert

В

Document

Last Name

First Name

Middle Name

Part 3:	List Others to Be Notified for a Debt That You Already Listed
Part 3:	List Others to be Notified for a best That Tou Already Listed

5. Use this page only if you have others to be notified about you example, if a collection agency is trying to collect from you for 2, then list the collection agency here. Similarly, if you have madditional creditors here. If you do not have additional person	or a debt you nore than one	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or I listed in Parts 1 or 2, list the
Clerk, First Mun Div		On which entry in Part 1 or Part 2 lis	st the original creditor?
Name 50 W. Washington St., Rm. 1001		Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 6 City State Zip Cor	30602	Last 4 digits of account number	7141
Blatt, Hasenmiller, Leibsker	ue	On which entry in Part 1 or Part 2 li	et the original creditor?
Name 10 S. LaSalle St. Ste 2200		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 6	30603	Last 4 digits of account number	
City State Zip Co	ode		
Clerk, First Mun Div		On which entry in Part 1 or Part 2 lis	st the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	60602	Last 4 digits of account number	9373
City State Zip Cod	de		
Michael D. Fine		On which entry in Part 1 or Part 2 lis	st the original creditor?
Name 227 W. Monroe St., Ste. 2700		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	60606	Last 4 digits of account number	9373
Clark Chances	ode		
Clerk, Chancery		On which entry in Part 1 or Part 2 lis	st the original creditor?
50 W. Washington St., Room 802		Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	80602	Last 4 digits of account number	2319
City State Zip Coo	de		
Freedman Anselmo Lindberg &		On which entry in Part 1 or Part 2 lis	st the original creditor?
Name PO Box 3216		Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Naperville IL 6	60566	Last 4 digits of account number	2319
City State Zip Co	ode		

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Robert В Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$35,189.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	25 400 00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$35,189.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 16	22786 Doc 1 I	Filad 07/25/16	Entered 07/25/16 15:10:13	Desc Main		
Fill	l in this in	formation to identif			5 of 64	2000 Maiii		
De	ebtor 1	Robert	В	Maskal				
		First Name Adriana	Middle Name Ramos	Last Name Maskal				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Ur	ited States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)				
	ise Number known)			_		Check if this is an amended filing		
		orm 106G				amended lilling		
			ry Contracts and	Unexpired Lease	9 S	12/15		
nforn	nation. If n	nore space is need		fill it out, number the entri	re equally responsible for supplying correct es, and attach it to this page. On the top of a	ny		
1. D	o you hav	e any executory co	ntracts or unexpired leases	?				
	No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.							
L	Yes. Fil	I in all of the informa	tion below even if the contrac	ts or leases are listed in Sch	hedule A/B: Property (Official Form 106A/B)			
	-	-			nen state what each contract or lease is for (f			
	nexpired le		ell pnone). See the instruction	is for this form in the instruct	ion booklet for more examples of executory co	ntracts and		
ı	Person or	company with who	m you have the contract or I	ease	State what the contract or lease	e is for		
2.1								
	Name							
	Number	Street						
	City		State Zip	Code				
2.2								
	Name							
	Number	Street						
	City		State Zip	Code				
2.3								
	Name							
	Number	Street						
	City		State Zip	Code				
2.4								
2.7	Name							
	Number	Street						
	City		State Zip	Code				
2.5								
	Name							
	Number	Street						

State Zip Code

City

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Fill in this information to identify your case:					
Debtor 1	Robert	В	Maskal		
	First Name	Middle Name	Last Name		
Debtor 2	Adriana	Ramos	Maskal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>		
Case Number	(State)				
(If known)					

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)										
No.										
Yes										
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include										
Aı	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No. Go to line 3.									
	Yes. Did your sp	ouse, former spouse, or legal equivalent live with you	at the time?							
	∐ No □ Yes Inwhis	h community state or territory did you live?	Fill in the	a name and current address of that person						
	res. inwinc	Total interior state of territory did you live?	1 1111 111 1116	e name and current address of that person.						
	Name of your sp	ouse, former spouse or legal equivalent								
	Number S	treet								
	City	State	Zip Code							
3. In	-	of your codebtors. Do not include your spouse as a	·	ise is filing with you. List the person						
		n as a codebtor only if that person is a guarantor or								
		Form 106D), Schedule E/F (Official Form 106E/F), onedule G to fill out Column 2.	r Schedule G (Official	Form 106G). Use Schedule D,						
,	chedule En , or oci	leddie G to fill out Goldfill 2.								
	Column 1: Your co	debtor		Column 2: The creditor to whom you owe the debt						
				Check all schedules that apply:						
3.1				Schedule D, line						
	Name			Schedule E/F, line						
	Number Stre	et .		_						
				Schedule G, line						
	City	State	Zip Code							
3.2	<u></u>			Schedule D, line						
	Name			Schedule E/F, line						
	Number Stre	et		Schedule G, line						
	City	State	Zip Code	_						
3.3	·			Schedule D, line						
	Name			Schedule E/F, line						
	Number Stre	ot .								
	Number Stre	रूर		Schedule G, line						
	City	State	Zip Code							

			24 24 11 11 11 11	1 111111. 177	
Fill in this information to identify your case:					
Debtor 1	Robert	В	Maskal		
	First Name	Middle Name	Last Name		
Debtor 2	Adriana	Ramos	Maskal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number (If known)		the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS		

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Self-Employed		LPN	
	Occupation may Include student or homemaker, if it applies.	Employers name	Black & Blue Tatte	oo, Inc.	UCP Seguin of Greater Chicago	
		Employers address	807 Garfield St		3100 S. Central Ave	
			Oak Park, IL 6030	4	Cicero, IL 60804	
		How long employed there?	5 years		1 year	
Pa	Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.					
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$0.00	\$3,534.90	
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$3,534.90	

 Official Form 106I
 Record # 675860
 Schedule I: Your Income
 Page 1 of 2

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Page 38 of 64

Document Robert В Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

For Debtor 1 For Debtor 2 For Debtor 2 For Debtor 2 For Debtor 2 For Debtor 3 For Debtor 2 For Debtor 3 For					
5. List all payroli deductions: 6. Tax, Medicare, and Social Security deductions 6. Mandatoty contributions for retirement plans 6. Mandatoty contributions for retirement plans 6. Voluntary contributions for retirement fund loans 6. Voluntary contributions for retirement fund loans 6. Required repayments of retirement fund loans 6. Required repayments of retirement fund loans 6. In Bonesitic support obligations 6. Jone 10				For Debtor 1	
5.1	Co	opy line 4 here	4.	\$0.00	\$3,534.90
56. Mandatory contributions for retirement plans 56. \$0.00 \$0	5. List	all payroll deductions:			
Sc. Voluntary contributions for retirement plans Sc. \$0.00 \$0.00	5a	ı. Tax, Medicare, and Social Security deductions	5a	\$0.00	\$575.36
Sel. Insurance 5el. Insurance 5el. Insurance 5el. Insurance 5el. Insurance 5el. Sol. 000 \$533.24 5fl. Domestic support obligations 5gl. Union dues 5gl. Union dues 5gl. Sol. 000 \$0.00 5gl. Odd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5el + 5fl + 5gl + 5hl. 5gl. 000 \$1,108.60 7gl. Calculate total monthly take-home pays. Subtract line 6 from line 4. 7gl. Sol. 000 \$1,108.60 8gl. Instruction of arm Attach a statement for each property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8gl. Interest and dividends 8gl. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include ailmony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8gl. Unemployment compensation 8gl. Social Security 8gl. \$0.00 \$0.00 8gl. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. \$\$Specify:	5b). Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00
56. Insurance 56. Insurance 57. Domestic support obligations 58. Union dues 58. Union dues 58. Sp. 0.00 58. Onco 58. O	50	. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00
5f. Domestic support obligations 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1,108.60 \$0.00	50	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
Sg. Union dues Sg. \$0.00 \$0.00 Sh. Other deductions. Specify: Sh. \$0.00 \$0.00 Sh. Other deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 St. 1,08.60 St. 2,426.30 St. 2,426.30 St. List all other income regularly received: Sa. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Sb. Interest and dividends Sc. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 St. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement Income 8h. Other monthly income. Specify: 8g. Pension or retirement Income 8h. Other monthly income. Add lines 8 + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$2,181.67 \$0.00 \$0.00 Calculate monthly income. Add lines 7 + line 9. Add the territies in line 10 for Deblor 1 and Debtor 2 or non-filing spouse.	5e	: Insurance	5e.	\$0.00	\$533.24
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Yes. Explain:	_	· · · · · · · · · · · · · · · · · · ·	m?		
	Ē	Yes. Explain:			

Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Page 39 of 64 Document Fill in this information to identify your case: В Robert Maskal Check if this is: Middle Name Last Name An amended filing Adriana Ramos Maskal A supplement showing post-petition chapter 13 Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Does dependent live Dependent's relationship to Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for No Debtor 2. each dependent..... Son 17 X Yes Do not state the dependents' names Nο Daughter 11 Х Yes Nο 3 Daughter Х res (X Νo Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses**

Part 2:

Debtor 1

Debtor 2

(If known)

question.

Part 1:

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in

the applicable date. Include expenses paid for with non-cash government assistance if you know the value

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses The rental or home ownership expenses for your residence. Include first mortgage payments and \$1,000.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 4a. \$0.00 Property, homeowner's, or renter's insurance \$0.00 Home maintenance, repair, and upkeep expenses 4c. \$0.00 Homeowner's association or condominium dues 4d.

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Document

Page 40 of 64 В Robert Debtor 1 Case Number (if known) __ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$500.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$600.00 7. 7. Food and housekeeping supplies \$80.00 8. 8. Childcare and children's education costs \$165.00 9. Clothing, laundry, and dry cleaning 10. \$25.00 Personal care products and services 10. \$0.00 11. Medical and dental expenses 11. \$472.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$160.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$118.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 675860 Case 16-23786 Doc 1 Filed 07/25/16 Entered 07/25/16 15:10:13 Desc Main Document Page 41 of 64

Robert В Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$1,228.00 21. Other. Specify: Pet Care (\$50.00), Postage/Bank Fees (\$8.00), Business Expenses (\$1,000.00), Student Loans (\$170.00), 21. \$4,598.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,607.97 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,598.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$9.97 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 675860 Schedule J: Your Expenses Page 3 of 3

Debtor 1 Robert B Maskal First Name Middle Name Last Name Debtor 2 Adriana Ramos Maskal (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the :NORTHERN District ofILLINOIS
Debtor 2 Adriana Ramos Maskal (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of LLINOIS (State)
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the :NORTHERN District ofILLINOIS
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)
(State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a correct.	nd schedules filed with this declaration and that they are true and
✗ /s/ Robert B Maskal 💃	/s/ Adriana Ramos Maskal
Signature of Debtor 1	Signature of Debtor 2
Date 07/11/2016 MM / DD / YYYY	Date 07/11/2016 MM / DD / YYYY

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			0001110111	<u> </u>	
Fill in this in	Fill in this information to identify your case:				
Debtor 1	Robert	В	Maskal		
	First Name	Middle Name	Last Name		
Debtor 2	Adriana	Ramos	Maskal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)		
(II KIIOWII)					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	Give Details About Your Marital St	Part 1: Give Details About Your Marital Status and Where You Lived Before			
01. W	01. What is your current marital status?				
ı	Married				
[Not married				
	During the last 3 years, have you lived anywhere other than where you live now?				
_	Yes. List all of the places you lived in the	e last 3 years. Do not include where y	ou live now.		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there	
			Same as Debtor 1	Same as Debtor 1	
	2630 Clarence Ave	From 10/1997			
	Berwyn, IL 60402	To 11/2013			
	/ithin the last 8 years, did you ever live v roperty states and territories include Ari	·		- ·	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:			cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	
	nd Wisconsin.) No. Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		cas, Washington,	

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Debtor 1 Robert Maskal Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$22,800 \$10,690 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$7,340 \$34,385 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, Negative \$16,173 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Robert Maskal Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Case Number (if known)

epto	or 1	Robert	B	iviaskai	Case Number (If Kr	10Wn)	
		First Name	Middle Name	Last Name			
11			re you filed for bankruptcy, did payment because you owed a c	any creditor, including a bank or flebt?	inancial institution, set off a	ny amounts from y	our accounts
	N	No. Go to line 11					
	☐ Y	es. Fill in the inf	formation below.				
12		-	you filed for bankruptcy, was a eiver, a custodian, or another of	ny of your property in the possess fficial?	sion of an assignee for the b	enefit of creditors,	a
	■ N □ Y						
P	art 5:	List Certain	Gifts and Contributions				
13	With	in 2 years befor	e you filed for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per pers	on?	
	N	No.					
	Y	es. Fill in the de	etails for each gift.				
14	With	in 2 years befor	e you filed for bankruptcy, did	you give any gifts or contributions	with a total value of more th	an \$600 to any cha	arity?
	N	No.					
	□ Y	es. Fill in the de	etails for each gift.				
P	art 6:	List Certain	Losses				
15		in 1 year before bling?	you filed for bankruptcy or sin	ce you filed for bankruptcy, did yo	u lose anything because of t	heft, fire, other dis	aster, or
	N	No.					
	П	es. Fill in the de	etails for each gift.				
P	art 7:	List Certain	Payments or Transfers				
16	abou	ıt seeking bankı	ruptcy or preparing a bankrupto	ou or anyone else acting on your b cy petition? rs, or credit counseling agencies f			ou consulted
	П١	Jo					
	=	es. Fill in the de	etails				
	P	arty Contact Inf	fo	Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.	.C				Payment/Value:
		55 E. Monroe S	Street #3400				\$3,095.00: \$1,965.00 paid prior to filing,
		Chicago,IL 6060	03				balance to be paid
							after case filing.
	P	arty Contact Inf	fo	Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment
		Hananwill Credi	it Counseling	Credit Counseling Services		2016	\$25.00
		115 N. Cross St	t				
	-	Robinson, IL 62					

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Debt	or 1	Robert	В	Maskal	Case I	Number (if known)	
		First Name	Middle Name	Last Name			
17	pro	-	your creditors or	d you or anyone else acting on to make payments to your cre listed on line 16.		fer any property to any	one who
		No.					
		Yes. Fill in the details.					
18	tran Incl	nsferred in the ordinary cou lude both outright transfers	rse of your busing and transfers ma	lid you sell, trade, or otherwise ess or financial affairs? de as security (such as the gra already listed on this stateme	anting of a security intere		
		No.					
		Yes. Fill in the details for each	ch gift.				
19		hin 10 years before you file neficiary? (These are often o		did you transfer any property ction devices.)	to a self-settled trust or s	similar device of which	you are a
	_	No.					
	Ц	Yes. Fill in the details for each	ch gift.				
ſ	Part 8	List Certain Financial A	ccounts, Instrume	nts, Safe Deposit Boxes, and Sto	rage Units		
20	solo	d, moved, or transferred? lude checking, savings, mo	ney market, or otl	ere any financial accounts or in ner financial accounts; certificons, and other financial institut	ates of deposit; shares ir	· -	
	_	No.		,			
	_	Yes. Fill in the details.					
	_		Las	t 4 digits of account number	Type of account or	Date account was	Last balance before
					instrument	closed, sold, moved, or transferred	closing or transfer
21	cas	you now have, or did you h sh, or other valuables? No. Yes. Fill in the details.	ave within 1 year	before you filed for bankruptcy	y, any safe deposit box o	r other depository for s	securities,
			Wh	o else had access to it?	Describe the conte	nts	Do you still
22	Нам	ve you stored property in a	storage unit or ni	ace other than your home with	in 1 year before you filed	for hankruntev?	have it?
		No. Yes. Fill in the details.	storage anni or pie	ace one: than your nome wan	iii i year belore you mea	Tor bankruptcy.	
	_		Wh	o else has or had access to it?	Describe the conte	nts	Do you still have it?
	Part 9	Identify Property You H	old or Control for S	omeone Else			
			perty that someo	ne else owns? Include any pro	perty you borrowed from	n, are storing for, or ho	Id in trust
	for	someone.					
	_	No.					
	Ш	Yes. Fill in the details.	Wh	ere is the property?	Describe the prope	etu.	Value
			VVII	ere is the property?	Describe the prope	rty	value
1							

ebtor 1	Case 1	6-23786 D	oc 1	Document Maskal	Entered 07/25/16 Page 48 of 64 Case Num	5 15:10:13 ber (if known)	Desc Main
	First Name	Middle Nam	e	Last Name			
Part 10	Give Details A	About Environmental	Informati	on			
or the	purpose of Part 10	0, the following def	initions a	pply:			
haza	rdous or toxic su	bstances, wastes,	or materia	_	ncerning pollution, contaminat rface water, groundwater, or ot s, wastes, or material.	-	
		on, facility, or prop rate, or utilize it, in			ental law, whether you now ow	n, operate, or utili	ze
				ental law defines as a haza nant, or similar term.	rdous waste, hazardous substa	ince, toxic	
eport a	all notices, release	es, and proceeding	s that you	ı know about, regardless o	f when they occurred.		
[‡] Has	any governmenta	al unit notified you	that you	may be liable or potentially	liable under or in violation of a	an environmental	law?
	No.						
	Yes. Fill in the deta	ails.	Gove	ernmental unit	Environmental law, if y	ou know it	Date of notice
5 Hav	e you notified any	y governmental uni	t of any re	elease of hazardous mater	al?		
	No.						
	Yes. Fill in the deta	ails.					
			Gove	ernmental unit	Environmental law, if y	ou know it	Date of notice
Hav	e you been a part	y in any judicial or	administ	rative proceeding under an	y environmental law? Include	settlements and o	rders.
	No.						
	Yes. Fill in the deta	ails.	Cour	t or agency	Nature of the case		Status of the case
Part 11	Give Details A	About Your Business	or Conne	ctions to Any Business			
Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	_	-		_	tivity, either full-time or part-tin	-	
	A member of a	a limited liability co	mpany (L	LC) or limited liability part	nership (LLP)		
	A partner in a						
An officer, director, or managing executive of a corporation							
An owner of at least 5% of the voting or equity securities of a corporation							
_		oove applies. Go to					
_				etails below for each busine			
Ė	Black and Blue Tat	too, Inc.	Des	cribe the nature of the busines	S	Employer Identif Do not include S	ication number ocial Security number or
-			Tatte	oo Artist		EIN: <u>272-11-</u>	5481
-			Name	of accountant or bookkeeper		Dates business	existed
			Non	e		2011 to pres	ent

- Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.
 - No.

Yes. Fill in the details.

Date issued

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 B
 Maskal
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
🗶 /s/	Robert B Maskal	/s/ Adriana Ramos Maskal			
Sig	nature of Debtor 1	Signature of Debtor 2			
Dat	e <u>07/11/2016</u> MM / DD / YYYY	Date <u>07/11/2016</u> MM / DD / YYYY			
Did you a	attach additional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes.	Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
		Declaration, and Signature (Chiclari Chii 119).			

Fill in this in	Case 16.22 Information to identify y		Filod 07/25/16	Entered 07/25/16 15:10:13 0 of 64	Desc Main
Debtor 1	Robert	В	Maskal		
	First Name	Middle Name	Last Name		
Debtor 2	Adriana	Ramos	Maskal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the :	NORTHERN DISTRIC	T OF ILLINOIS EASTERN		
<u>DIVISION</u> [District of <u>ILLINOIS</u>		(State)		Check if this is an amended filing

Official Form 108

Part 1:

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

List Your Creditors Who Have Secured Claims

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's ☐ Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: _____ securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: ∏No Creditor's Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _____ ∏No Creditor's Surrender the property name: Retain the property and redeem it □ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ___ Page 1 of 2 Official Form 108 Record # 675860 Statement of Intention for Individuals Filing Under Chapter 7

Robert

Case 16-23786

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First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	e period has not yet
	Will the lease be assumed?
Describe your unexpired personal property leases	
Lessor's name:	No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a dependent of the personal property that is subject to an unexpired lease.	ebt and any
★ /s/ Robert B Maskal Signature of Debtor 1 ★ /s/ Adriana Ramos Maskal Signature of Debtor 2	
Date Dated: 07/11/2016 Date Dated: 07/11/2016	

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Robert B Maskal and Adriana Ramos Maskal / Debtors	Case 1	No:	
	Chapt	ter:	Chapter 7
DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR	DEB	TOR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing of rendered or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be	e paid	to me, for services
For legal services, I have agreed to accept	\$3,095.00		
Prior to the filing of this statement I have received	\$1,965.00		
Balance Due	\$1,130.00		
2. The source of the compensation paid to me was:			
Debtor(s) Other: (specify			
3. The source of compensation to be paid to me is:			
Debtor(s) Other: (specify			
Other: (speerly	e ea a a a a		
I have not agreed to share the above-disclosed compof my law firm.	pensation with any other person unless the	ey are	members and associates
I have agreed to share the above-disclosed compens			
In return for the above-disclosed fee, I have agreed to re- case, including:	nder legal service for all aspects of the bar	nkrup	tey
·			
 a. Analysis of the debtor's financial situation, and ren pankruptcy; 	dering advice to the debtor in determining	g whe	ther to file a petition in
b. Preparation and filing of any petition, schedules, sta	atements of affairs and plan which may be	e requ	ired;
Danier of the Johanna Adenie of the Johanna		1:	ad bassings them to
c. Representation of the debtor at the meeting of credi	tors and confirmation nearing, and any ad	ıjourn	ed nearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee	· ·		
Fee does NOT include missed meeting or court of chapter, judicial lien avoidances, dischargeability actions, other		-	-
	CERTIFICATION		
	e statement of any agreement or arrangement	ent for	r
me for representation of the debtor(s) in this			
Date: 07/15/2016	/s/ David Derrick Lugardo		
Date	Signature of Attorney		
	Geraci Law L.L.C.		
	Name of law firm		

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ase 16-23786 Doc 1 File **Getaci/Law Enter**ed 07/25/16 15:10:13 Desc Main National Headquarters: 55 E. Monroq Steet, #3400 Chicago all 20603 018432.1800 help@geracilaw.com Case 16-23786

Date: 11/16/2015

Consultation Attorney: FCH

Record #: 675-860



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

. This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: //.//		
XRobert Maskal(Debtor)	XAd	drianaMaskal (Joint Debtor)
X Attorney for the Debtor(s), Representing Geraci La	w L.L.C. rev 150511	·

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert B Maskal and Adriana Ramos Maskal / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/11/2016 /s/ Robert B Maskal

Robert B Maskal

X Date & Sign

Dated: 07/11/2016 /s/ Adriana Ramos Maskal

Adriana Ramos Maskal

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Robert B Maskal and Adriana Ramos Maskal / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/11/2016	/s/ Robert B Maskal		
	Robert B Maskal		
Dated: 07/11/2016	/s/ Adriana Ramos Maskal		
	Adriana Ramos Maskal		
Dated: 07/15/2016	/s/ David Derrick Lugardo		
	Attorney: David Derrick Lugardo		

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Debtor	1 Robert	В	Maskal	Case Numb	per (if known)	
	First Name	Middle Name	Last Name			
_						
Part	6: Answer These Questions	for Reporting Purposes				**
	6. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
	you have?	□No. Go to I ■Yes. Go to				***************************************
		-				***************************************
		16b. Are your deb money for a bu	ts primarily business siness or investment or th	debts? Business debts are prough the operation of the bu	debts that you incurred to obtair usiness or investment.	1
		☐No. Go to ☐Yes. Go to				
		16c. State the type	of debts you owe that are	not consumer debts or busin	ess debts.	**************************************
		••	-		•	
17.	Are you filing under Chapter 7?	☐ No. I am not	filing under Chapter 7. Go	to line 18.		
		Yes. I am filing	under Chapter 7. Do yo	u estimate that after any exe	mpt property is excluded and	-0
	Do you estimate that after any exempt property is	administr	ative expenses are paid to	nat runds will be available to	distribute to unsecured creditors) :
	excluded and	No.				•
	administrative expenses	∏Yes.				***************************************
	are paid that funds will be					•
	available for distribution to unsecured creditors?					
		3 4 40	П	1,000-5,000	2 5,001-50,000	·
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99		5,001-10,000	☐ 50,001-100,000	•
	owe?	100-199		10,001-25,000	☐ More than 100,	
		200-999		•		***************************************
		\$0-\$50,000	П	\$1,000,001-\$10 million	□ \$500,000,001-	\$1 billion
19.	How much do you estimate your assets to	\$50,001-\$100	=	\$10,000,001-\$50 million	□\$1,000,000,00°	*
	be worth?	\$100,001-\$50		\$50,000,001-\$100 million	\$10,000,000,0	01-\$50 billion
		\$500,001-\$1 r		\$100,000,001-\$500 million	☐ More than \$50	billion
20	How much do you	50-\$50,000		\$1,000,001-\$10 million	□\$500,000,001-	\$1 billion
20.	estimate your liabilities	\$50,001-\$100	,000 🗖	\$10,000,001-\$50 million	\$1,000,000,00	1-\$10 billion
	to be?	\$100,001-\$50	0,000	\$50,000,001-\$100 million	\$10,000,000,0	01-\$50 billion
		□ \$500,001-\$1 r	nillion 🔲	\$100,000,001-\$500 million	☐ More than \$50	billion
Do.	d 7					2000
Га	1.7: Sign Below			<u> </u>		
For	you	I have examined thi correct.	s petition, and I declare u	nder penalty of perjury that the	ne information provided is true a	nd
		If I have chosen to f of title 11, United St under Chapter 7.	ile under Chapter 7, I am ates Code. I understand t	aware that I may proceed, if he relief available under eac	eligible, under Chapter 7, 11,12 h chapter, and I choose to proce	, or 13 sed
		If no attorney repre- this document, I ha	sents me and I did not pay ve obtained and read the	y or agree to pay someone w notice required by 11 U.S.C.	rho is not an attomey to help me § 342(b).	fill out
***************************************				r of title 11, United States Co		reseassing
THE CONTRACT OF THE CONTRACT O		with a bankruptcy o	g a false statement, conce ase can result in fines up 1341, 1519, and 3571.	ealing property, or obtaining to \$250,000, or imprisonmer	money or property by fraud in co at for up to 20 years, or both.	nnection
-		* Mi	The state of the s	< x	Adrianak	anis-Ma
***************************************		Signature of I	Debtor 1		Signature of Debtor 2	
***************************************		Executed on	: //////2016		Executed on : 7 / 1	<u>/2</u> 016

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Fill in this inf	formation to ident	ify your case:		
Debtor 1	Robert	В	Maskal	_
	First Name	Middle Name	Last Name	
Debtor 2	Adriana	Ramos	Maskal	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number				
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below						
The state of the s							
***************************************	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
		Attack Parker stay Politica Property's Notice Declaration and					
	Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

Unde	er penalty of perjury, I declare that I have read the summary and schedules filed with t ect.	his declaration and that they are true and					
,							
x //	Mult The * Solriano	Remos-Maxael					
//s	Signature of Debtor 2						
***************************************	7/1/2016	2016					
	Date : //// /2016 Date : ///// / / / / / / / / / / / / / / /						
400000000000000000000000000000000000000							

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Debtor 1	Robert	В	Maskal	Case Number (if known)			
	First Name	Middle Name	Last Name				
	thin 2 years before y titutions, creditors, o No. Yes. Fill in the detail	or other parties.	you give a financial statement	to anyone about your business? Include all financial			
		Date Is	sued				
Part 1	24 Sign Below						
anss in cc 18 U	wers are true and coonnection with a ban I.S.C. §§ 152, 1341, 1 Signature of Bebtor	rrect. I understand that malkruptcy case can result in the state of th	sing a false statement, conceal fines up to \$250,000, or imprisonable Signature of Date	/// /2016 / DD / YYYY			
Did	you attach additions	al pages to Your Statement	of Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?			
	No Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
	No Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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	0000 10 10		Document	Page 60 of 64	2 000 ma.
Debtor 1	Robert	В	Maskal	Case Number (if known)	
	First Name	Middle Name	Last Name		

Part 2: List Your Unexpired Personal Property Leases or any unexpired personal property lease that you listed in Schedule G: Executory Contracts a	and Unexpired Leases (Official Form 106G),
in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are	
ded. You may assume an unexpired personal property lease if the trustee does not assume it	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes .
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	∐Yes
Lessor's name: .	☐ No
Description of leased property:	☐ Yes
Part 3: Sign Below	
nder penalty of perjury, I declare that I have indicated my intention about any property of my dersonal property that is subject to an unexpired lease.	
Signature of Debtor 1 Signature of Debtor 2	Ranus-Mastal
Date Dated: 7 / Da	_12016

MM / DD / YYYY

MM / DD / YYYY

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DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ CHECK & MAKE SURBATION IS ACCURATELY.

is filed in Court AND WE HAVE TO READ, C	HECK, & MAKE SUPPOUR PETITIONUS ARCHRATEUM	
Dated: //////2016	Thurst the	X Date & Sign
	Robert B Maskal	
Dated: 7 / 1/ /2016	Adriana Ranos Marka	X Date & Sign
	Adriana Ramos Maskal	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert B Maskal and Adriana Ramos Maskal / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

	I DECLARE UNDI	ER PENALTY OF PERSURY THAT THE FO	REGOING IS TRUE AND	CORRECT,
Dated: 7	<u> </u>	Robert B Mask	al	X Date & Sign
Dated:	<u>/ / /</u> 2016	Adriana Ramus. Adriana Ramos	Maoka I Maskal	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor	1 R	obert	В	Maskal	_	Case Number (if known)			
	Fi	irst Name	Middle Name	Last Name					
						Column A Debtor 1	Column B Debtor 2 or	Machiner of the second	
							non-filing spouse		
8. Un	olame	yment compensa	tion			\$0.00	\$0.00		
Do	not er	nter the amount if y		unt received was a benefit				***************************************	
Fo	r you .			••••					
Fo	r your	spouse						ANACACIONO	
		or retirement inc under the Social Se		amount received that was a		\$0.00	\$0.00	occamentation of the second	
Do as	not ir a vict	nclude any benefits tim of a war crime,	s received under the Soc a crime against humanity	pecify the source and amou ial Security Act or payments , or international or domest rate page and put the total o	received ic			vices and the second se	
		ther Governme	•			\$400.00	\$ 0.00		
		aner Governme	THE 7 GOIGHANGE	_		\$ 0.00	\$0.00		
10		al amounto from as	eparate pages, if any.	_		\$400.00	\$0.00	WANGER	
				II. 0.11 1.405		Ψ+00:00	Ψο.οο		
11. Ca	i cula i lumn.	te your total curre Then add the total	I for Column A to the tota	lines 2 through 10 for each I for Column B.		\$1,181.67 +	\$3,534.89 =	\$4,716.56	
		_							
Part	2:	Determine Whet	ther the Means Test Appli	es to You				•	
12. C	alcula	te your current me	onthly income for the ye	ear. Follow these steps:		····	g		
12	a. C	opy your total curr	ent monthly income from	line 11	***************************************	Copy line 11 here	12a.	\$4,716.56	
	M	lultiply by 12 (the n	number of months in a ye	ar).		•		x 12	
12	b. Ti	he result is your ar	nnual income for this part	of the form.			12b.	\$56,598.72	
13. C	alcula	te the median fam	nily income that applies	to you. Follow these steps:				***************************************	
Fi	ll in th	e state in which yo	ou live.		IL			have a construction of the	
Fi	ll in th	e number of peopl	e in your household.		5				
l To	find a	a list of applicable	median income amounts	size of household, , go online using the link sp lable at the bankruptcy clerk	ecified in the separate		13.	\$95,321.00	
14. H	ow do	the lines compar	re?					***************************************	
14	а. 🛚 🗴	Line 12b is less th Go to Part 3.	nan or equal to line 13. O	n the top of page 1, check b	ox 1, There is no pres	umption of abuse.			
14	b. [than line 13. On the top o	of page 1, check box 2, <i>The</i>	presumption of abuse	is determined by Form	122A-2.		
Par	t 3:	Sign Below							
***************************************	В	By signing here	eclare under penalty of p	erjuncthat the information o	n this statement and in	any attachments is true	and correct.	/	
	4	TAN	Robert B Maskal		Abria	<u>MA AGMU</u> driana Ramos Mas	<u> </u>	al	
		Date::	//_/2016		Date∷ <u>7</u>	<u>/ </u>			
w. paragraphic de la constant de la	11	f you checked line	14a, do NOT fill out or fil	e Form 122A-2.					
	H	f you checked line	14b, fill out Form 122A-2	and file it with this form.	•			. •	

Form B 201A, Notice to Consumer Debtor(s)

In re Robert B Maskal and Adriana Ramos Maskal / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Record # 675860

Form B 201A, Notice to Consumer Debtor(s)

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